James K. Ince State Bar No. 10388920 THE INCE LAW OFFICE P.O. Box 951 Mineral Wells, Texas 76068 Phone/Fax Number: 817.357.4079 email incelawoffice@gmail.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: CASE NO. 19-40756-13 § § Rolanzo Demetres Beasley, § § § **xxx-xx-2046 Hearing Date:** 8/4/2021 § **Hearing Time:** LaKeisha Antionette Beasley 9:30 a.m. xxx-xx-6766 412 Elm Creek Drive McKinney, TX 75071 Debtor(s) CARVANA, LLC Movant ٧. **Rolanzo Demetres Beasley** LaKeisha Antionette Beasley Respondent(s)

DEBTOR'S RESPONSE TO MOTION OF CARVANA, LLC FOR RELIEF FROM AUTOMATIC STAY

TO THE HONORABLE JUDGE OF SAID COURT:

NOW COMES, Rolanzo Demetres Beasley and LaKeisha Antionette Beasley

Debtor(s) herein, and file this their Response to the Motion of <u>CARVANA</u>, <u>LLC</u> for Relief

from Automatic Stay and would respectfully show the Court as follows:

I. ADMISSIONS & DENIALS

- 1.1 The Debtor admits the allegations contained in paragraph 1.
- 1.2 The Debtor admits the allegations contained in paragraph 2.
- 1.3 The Debtor admits the allegations contained in paragraph 3.
- 1.4 The Debtor admits the allegations contained in paragraph 4.
- 1.5 The Debtor admits the allegations contained in paragraph 5.
- 1.6 Debtor does not have information sufficient to admit or deny paragraph 6.
- 1.7 Debtor does not have information sufficient to admit or deny paragraph 7.
- 1.8 Debtor denies the allegations contained in paragraph 8.
- 1.9 Debtor denies the allegations contained in paragraph 9.
- 1.10 Debtor denies the allegations contained in paragraph 10.

II. <u>DEBTOR'S RESPONSE</u>

- 2.1 The property which is the subject of the Motion of Movant's Motion is a vehicle and is necessary for an effective reorganization of the Debtor's finances.
- 2.2 Movant's interest in said property is adequately protected and Movant will suffer no harm if the automatic stay continues in force and effect.
- 2.3 The property is covered by insurance.
- Debtor is current with the payments due to the Trustee pursuant to Debtor's Chapter 13 Preliminary Chapter 13 Plan.
- 2.5 The request for attorney's fees and costs are excessive in that no proper grounds for the action are stated in the Motion.

- 2.6 Debtor has provided for the post petition payments through direct pay to the Movant.
- 2.7 Debtor's Chapter 13 Plan is feasible.

WHEREFORE, PREMISES CONSIDERED, Debtor moves this Court upon hearing, to deny the Motion of <u>CARVANA</u>, <u>LLC</u> for Relief from Automatic Stay and for such other and further relief to which it may be justly entitled.

DATED this the **20th** day of **July**, 20**21**.

Respectfully submitted,

JAMES K. INCE THE INCE LAW OFFICE P.O. Box 951 Mineral Wells, Texas 76068 Phone/Fax Number: 817.357.4079 email incelawoffice@gmail.com

ATTORNEY FOR DEBTOR

By /s/James K. Ince James K. Ince Bar #10388920

CERTIFICATE OF SERVICE

This is to hereby certify that a true and correct copy of the above and foregoing Debtor's Response to the Motion of <u>CARVANA</u>, <u>LLC</u> for Relief from Automatic Stay has been forwarded via United States' regular mail, postage prepaid, or by electronic transfer by the clerk's office to the following parties on this the <u>20th</u> day of <u>July</u>, 20<u>21</u>.

Rolanzo Demetres Beasley and LaKeisha Antionette Beasley 412 Elm Creek Drive McKinney, TX 75071

Chase Berger, ESQ. 9720 Coit Road Suite 220-228 Plano, Texas 75025 Tim Truman, Standing Chapter 13 Trustee Chapter 13 Trustee 6851 N. Loop 820 Suite 220 North Richland Hills, TX 76180

William T. Neary Office of the U.S. Trustee 1100 Commerce Street, Suite 9C60 Dallas, TX 75242

> By<u>/s/ James K. Ince</u> James K. Ince